INSURING KIDS: ENSURING A FAIR CHANCE TO LEARN



"A staggering 11 million American children and teenagers have no health insurance. The education community has a great stake in ensuring that these kids have a fair chance to learn, and it has a critical role to play. Significant new opportunities for working families to receive free or low-cost health insurance for their children now exist. Please join me in this effort to ensure a brighter future for millions of children and teenagers"— U.S. Secretary of Education Richard W. Riley

Healthy Kids Learn Better

Every day, educators see the effects of poor health on students' learning and the classroom environment. As many as 250 million school days are lost by children and adolescents 5 to 17 years of age because of acute and chronic health conditions, averaging 5.3 lost days per student.

Health Insurance Matters. Children and teenagers with health insurance have fewer chronic conditions and special health needs that interfere with their readiness to learn. Children whose families have health insurance are more likely to:

- be healthy as infants,
- receive needed immunizations as toddlers and during preschool and school-age years, and
- receive routine treatment to address such illnesses as recurring ear infections and asthma before they become serious problems that can slow learning and have lifelong consequences.

New Opportunities for Free and Low-cost Health Insurance for Low- and Moderate-Income Families

Free or low-cost comprehensive health care coverage is now available for uninsured children and teenagers. Medicaid can serve more than 4.7 million uninsured children and teenagers presently eligible but not enrolled. A new state Children's Health Insurance Program (CHIP) will serve several million more children and teenagers. CHIP is supported by \$24 billion in federal funds over five years, to be matched by state funds. Almost every state is developing its own children's health insurance program. Each may also use a different name for its program. Information about your state's programs is available from your state or local health department, or through the U.S. Department of Health and Human Services's regional office nearest you. The telephone numbers are listed in this flyer.

Who Qualifies? Uninsured children under the age of 19, in low- to moderate-income families, most of whom are working families, may qualify for these state programs.

How to Help More Children and Teenagers Get Insurance

Students may be eligible but their families may not know it. In fact, 3 out of 4 parents with uninsured children are not aware that affordable health insurance now exists and that their children may qualify. They may believe that the application process is too complicated. In response, many states are working to create application forms that are simple and fairly short.

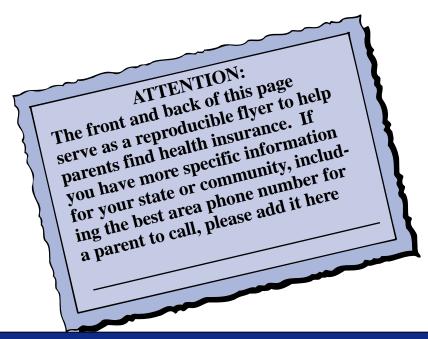
What Can the Education Community Do? The education community has a special opportunity to educate parents of uninsured students about the availability and benefits of health insurance. According to a report on Florida's new health insurance program for children, almost 70 percent of uninsured children estimated to be eligible are in schools. And, when asked where they heard about the new program, the majority of African Americans and Hispanic Americans said "in school." Even small efforts to get more children insured can affect student performance and the overall health of a school.

Start by calling your state or local health agency or the U.S. Department of Health and Human Services' regional office nearest you to get information on your state's programs and how your school, district, or organization can be part of the state outreach effort. Also:

- ✓ Work with your district to include in the school lunch application an opportunity to apply for health insurance. Children who are eligible for free or reduced-price school lunch also often qualify for free or low-cost health insurance.
- ✓Include the attached parents' flyer or material from your state or local health agency in registration packets for back-to-school night, at all PTA meetings, and with extracurricular activity registration and emergency forms.
- ✓Discuss new opportunities for affordable health insurance at faculty meetings and recruit school staff, in-school nurses or counselors to get the word out. Inform school staff who may have eligible children.
- ✓Work with local hospitals, community centers, and health clinics to develop materials and become a part of their outreach to the community.

How Some States Are Spreading the Word

- In **Washington**, virtually all children eligible for the school lunch program also qualify for Medicaid or CHIP. As they fill out a school lunch application, parents can check a box to receive information and an application for free or low-cost health insurance.
- At a health fair in Salt Lake City, Utah, many students were found to have untreated health conditions. The
 Utah Department of Health placed a health insurance eligibility worker at schools to help families fill out
 applications, conduct presentations at parent-teacher meetings, communicate with school counselors, and make
 home visits.
- At back-to-school events in Alabama, the state health department provided a downlink to counties on how to
 fill out applications, distributed more than 800,000 applications in all public schools, and held a kickoff pep
 rally covered by local media.
- Flyers distributed in the Philadelphia, **Pennsylvania** public schools prompted more than 1,000 families to call a local community organization's telephone help line. An emergency grant from the National Education Association's Health Information Network helped hundreds of families complete applications over the phone.
- The **Michigan** state health and education departments are providing an application and informational brochure to every child in a Title I school. Radio, television, and public bus advertisements promoted the health program.



CONTACTS IN YOUR REGION

I. Boston Regional Office

(CT, ME, MA, NH, RI, VT) HCFA -Maureen Farley -617-565-1248 HRSA -Barbara Tausey -617-565-1433

II. New York Regional Office

(NJ, NY)

HCFA -Jane Salchli -212-264-3125 HRSA -Gilberto Cardona-Perez -212-264-2566

III. Philadelphia Regional Office

(DE, DC, MD, PA, VA, WV) HCFA -Rosemary Feild -215-861-4278 HRSA -Frank Heron -215-861-4407

IV. Atlanta Regional Office

(AL, NC, SC, FL, GA, KY, MS, TN) HCFA -Andriette Johnson -404-562-7410 HRSA -Dr. Ketty Gonzalez -404-562-7980

V. Chicago Regional Office

(IL, IN, MI, MN, OH, WI)

HCFA -Barbara England -312-353-8720 HRSA -Dorretta Parker -312-353-4042

VI. Dallas Regional Office

(AR, LA, NM, ŎK, TX) HCFA -Art Pagan -214-767-6278 HRSA -Marianne Davenport -214-767-3903

VII. Kansas City Regional Office

(IA, KS, MO, NE)

HCFA -Nan Foster Reilly -816-426-3406 x3305 HRSA -Bradley Appelbaum -816-426-5292

VIII. Denver Regional Office

(CO, MT, ND, SD, UT, WY)

HCFA -Dee Raisl -303-844-2121 x454 HRSA -Joyce Borgmeyer -303-844-5955

IX. San Francisco Regional Office

(AZ, CA, HI, NV)

HCFA -Karen Fuller -415-744-3600 HRSA -Irma Honda -415-437-8078

X. Seattle Regional Office

(AK, ID, OR, WA)

HCFA -Liz Trias -206-615-2400

HRSA -Margaret West -206-615-2518

FEDERAL CONTACTS AT THE NATIONAL LEVEL

Health Care Financing Administration (HCFA)

Lillian Gibbons -410-786-8705 (www.hcfa.gov/init/children.htm)

Health Resources & Services Administration (HRSA)

Marcia Brand -301-443-4619 (www.hrsa.dhhs.gov/childhealth)

National Governors' Association

(www.nga.org)

National Conference of State Legislatures

(www.stateserv.hpts.org)

National Association of State Medicaid Directors

(medicaid.apwa.org)

Center on Budget and Policy Priorities

(www.cbpp.org)

Children's Defense Fund

(www.childrensdefense.org)

Families USA

(www.familiesusa.org)

National Academy of State Health Policy

(www.nashp.org)

Southern Institute on Children and Families

(www.kidsouth.org)



PLACE STAMP

Parents: Does Your Child or Teenager Have Health Insurance?

If you have children under age 19 who do not have health insurance, please read this information. Having health insurance will mean your children can have the health care they need at little or no cost.

Now there are new chances for families to get free or low-cost health insurance coverage for their children. In some states, **Medicaid** is now available for more children. Your state may also have a new children's health insurance program (**CHIP**) for low- and moderate-income families. Your child or teenager may be among the millions from working families who qualify.

Health Insurance Is Important to Education — Healthy Students Learn Better!

Good health can help your child do better in school. Sick children should be able to go to the doctor, even if their families think they cannot afford it. Health insurance will give your children the chance to make regular visits to the doctor and dentist, to get shots, and to have their eyes and ears tested. Health insurance will make sure your children can go to the hospital if they are sick or get hurt. Health insurance can help your child get better faster, and keep an illness from getting worse.

How can I get more information on free or low-cost health insurance for my child or teenager?

Call today and ask how you can apply for health insurance.

Most states are working to make the application process easier. Some states have short application forms that you can send in to apply. In other states, the offices are open after work and you can walk in to apply or to get help filling out the forms.

Take this important step for your child or teenager's health, education, and FUTURE.

For more information:

CALL : 1-877-KIDS-NOW

Who is eligible?

Families with low- to moderate-incomes, including working families, may be eligible for health insurance for children under the age of 19. For example, a family of four with an income of \$32,900 or below may be able to get free or low-cost health insurance for their children.